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EXAMINER

FERTIG, BRIAN E

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/025,523	Applicant(s) WIRYAWAN ET AL.	
	Examiner BRIAN FERTIG	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 December 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is in response to applicant's filing of 12/31/2007 in which claims 1 and 8 were amended. Claims 1-24 are pending and subject to final rejection as set forth below.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 1-6, 8-13 and 15-24 are rejected under 35 U.S.C. 102(e) as being anticipated by US Patent Application Publication 2002/0062277 for Foster (Foster).

With respect to claim 1 and 8

Foster teaches:

A method and a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

communicating a user interface (i.e. web pages from website including online templates, see par 13 and 20) from a server system (i.e. services server platform, see par 13) to a client system (i.e. client computer, see par 15) via a network communication link

(i.e. internet, see par 12), wherein the user interface includes a plurality of user interface displays (i.e. iteratively exchanged online templates, see par 20) configured to capture consumer loan application data (i.e. lease terms including bid/ask, see par 20) corresponding to a plurality of consumer loan applications (see par 13 and 17, note that a plurality of users, including tenants, brokers, building owners, and agents), the plurality of user interface displays (i.e. online template for tenant and corresponding online template for owner, see par 20) are configured to receive a user input of the consumer loan application data (i.e. bid and ask data implicitly input into the forms to be exchanged between tenant and owner, see par 20) in at least one data field associated with one of the plurality of consumer loan applications selected specified by a user (see par 19, note that the data fields of the online forms are associated with the property on tenant's short list from whom tenant has requested a proposal), and the user interface is configured to present a sequence of user interface displays associated with the selected consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (see par 20, note that the online templates are exchanged in bid-ask iterations and are a subset of the greater user interface displays that also include term sheets, see par 20, search interface, see par

17, survey, see par 18, space inspection setup interface, see par 19);

receiving the consumer loan application data at the server system from the client system via the network communication link (see par 20, note that the online templates are received from the client computers via the internet by the services server platform during the course presenting the offer, see par 19 and the bid-and-ask iterations, ultimately being populated in the electronic term sheet, see par 20);

storing the consumer loan application data in a storage device, wherein said storing is performed by the server system (see par 20-21, note that the bid-and-ask iterations are performed through the services server platform and it is implicit that the iterations be stored so that they may be presented to the opposite party as a part of the iterative process); and

communicating at least a portion of the consumer loan application data from the server system to the client system to pre-populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays (see par 20, note that the online template is pre-populated with owners offers or standard lease terms (see par 21) when it is sent to the tenant in the course of the bid-and-ask iterative exchange).

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With respect to claims 2, 9, 16, and 21

Foster teaches:

wherein the plurality of consumer loan applications may be selected from a group including an auto loan application, an auto lease application, a personal loan application, a home equity loan application, a credit card application, and a small business loan application (see par 5-21).

With respect to claims 3,10,17, and 22

Foster teaches:

wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with the one of the plurality of consumer loan applications specified by the user (see par 21 and 70).

With respect to claims 4,11,18 and 23

Foster teaches:

wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with a consumer loan application other than the one of the plurality of consumer loan applications specified by the user.

With respect to claims 5 and 12

Foster teaches:

wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and said communicating the user interface from the server system to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (see par 13).

With respect to claims 6 and 13

Foster teaches:

wherein storing the consumer loan application data in the storage device comprises: storing the data in a manner to be retrieved by the server system in response to customer identifying information (see par 19-21)

With respect to claims 15 and 20

Foster teaches:

A method and machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

receiving a user interface (i.e. web pages from website including online templates, see par 13 and 20) from a server system (i.e. services server platform, see par 13) via a network communication link (i.e. internet, see par 12), the user interface including a plurality of user interface displays (i.e. online templates, see par 20) configured to capture consumer loan application data (i.e. lease terms including bid/ask, see par 20) corresponding to a

plurality of consumer loan applications (see par 13 and 17, note that a plurality of users, including tenants, brokers, building owners, and agents);

receiving a user input, the user input comprising entry of the consumer loan application data into at least one data field associated with one of the plurality of consumer loan applications specified by a user (see par 19-20, note that the user inputs offers requests fro proposals, and counter offers);

displaying a sequence of user interface displays associated with the specified consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (see par 20, note that the online templates are exchanged in bid-ask iterations and are a subset of the greater user interface displays that also include term sheets, see par 20, search interface, see par 17, survey, see par 18, space inspection setup interface, see par 19);

communicating the consumer loan application data to the server system to store in a storage device (see par 20-21, note that the bid-and-ask iterations are performed through the services server platform and it is implicit that the iterations be stored so that they me be presented to the opposite party as a part of the iterative process); and

receiving at least a portion of the consumer loan application data from the server system to pre-populate at least one data field of a subsequent user interface display of the sequence of user interface displays (see par 20, note that the online template is pre-populated with owners offers or standard lease terms (see par 21) when it is sent to the tenant in the course of the bid-and-ask iterative exchange).

With respect to claims 19 and 24

Foster teaches:

wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer applications specified by the user (see par 70).

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 7 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Foster in view of US Patent 6,301,586 to Yang (Yang).

With respect to claims 7 and 14

Foster teaches:

The method of claim 1 and machine-readable medium of claim 8 (see rejections of claims 1 and 8 above), but does not explicitly teach wherein the plurality of user interface displays comprises: a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user, wherein the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays.

Yang teaches:

wherein the plurality of user interface displays comprises: a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user, wherein the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays (i.e. user actuation of interface in a database system, see col 1-col 2).

It would have been obvious to one having ordinary skill in the art at the time of applicant's invention to have combined the actuation feature of Yang with the loan application method and machine-readable medium of Foster to facilitate filling out the forms and increase the use by prospective clients.

Response to Arguments

6. Applicant's arguments, see Applicants Aguments/Remarks, filed 12/31/2007, with respect to the Objections directed to claims 1-24 have been fully considered and are persuasive. The objection to claims 1-24 on the basis of their containing non-functional language that does not further limit the claims has been withdrawn.

7. Applicant's arguments filed 12/31/2007 with respect to the rejections of claims 1-24 under 35 U.S.C. § 102 and 103 have been fully considered but they are not persuasive.

8. In response to applicant's argument that Foster fails to provide disclosure of all the limitations of independent claims 1,8,15, and 20, Examiner respectfully disagrees and directs Applicant's attention to the detailed identification of Foster's teaching in the independent claims above, particularly pointing out Foster's teaching of the claim limitations.

9. In response to applicant's argument that Foster fails to provide any disclosure of communicating data to pre-populate fields of a subsequent user interface display of a sequence of user interface displays, Examiner respectfully disagrees. Foster teaches the tenant and owner participating in an iterative exchange of bid-and ask terms (see par 20). When a counter offer is made, that information is used to pre-populate fields in the online proposal template which is subsequently displayed to the opposite party. Foster also teaches pre-populating a terms sheet with standard lease form data which is subsequently presented to tenant in response to a request for proposal or in the course of the bid-and-ask iterative exchange, (see par 19-21).

10. In response to applicant's argument that Foster provides no disclosure that the "lease documents" are members of a user interface display, Examiner respectfully disagrees. Foster teaches a system/method implemented via web pages of the internet (see par 12-13). Foster also teaches online proposal templates used during an iterative exchange of bid-and-ask terms (see par 20). The combination of these teachings, therefore, discloses that the term data is captured in the course of the iterative exchange and is a member of the user interface display (i.e. online template). The degree of negotiation involved does not preclude this teaching from reading on the claims as presented.

11. In response to applicant's argument that there is no disclosure within the cited section of Foster that there is a single user interface that includes the template and the lease documents, Examiner respectfully disagrees. Foster teaches access of the system via a client running a browser (see par 15). To the extent that all of the user interfaces are presented via this browser, Foster discloses a single user interface including the template and lease documents.

12. In response to applicant's argument that there is no disclosure within Foster that there is a "sequence of user interface displays" of which the "lease documents" or the "template" are a part, Examiner respectfully disagrees. Foster teaches an iterative exchange of bid-and-ask terms, performed through online templates (see par 20). To the extent that the exchange is iterative, there is a sequence of user interface displays. Foster also discloses a sequence of user displays in the form of online templates (par 20), term sheets (par 20), search interface (par 17), survey (par 18), space inspection

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setup interface (par 19) which are a sequence of displays to the extent that the appear in sequence as tenant participates in phases of search for, inspecting, and negotiating for a lease.

13. For the reasons outlines above, applicant's arguments with respect to the rejections of claims 1-24 under 35 U.S.C. § 102 and 103 are found not to be persuasive and therefore, these rejections are maintained.

Conclusion

14. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

15. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

16. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/
Primary Examiner, Art Unit 3694